

Information to identify the case:

Debtor 1	Clement Wiredu	Social Security number or ITIN	xxx-xx-7689
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Virginia			
Case number: 19-13146-KHK			

Discharge of Debtor

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Clement Wiredu

January 6, 2020

For the court: William C. Redden
Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Clement Wiredu
 Debtor

Case No. 19-13146-KHK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-9

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 22

Date Rcvd: Jan 07, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 09, 2020.

db +Clement Wiredu, 7416 Eastmoreland Rd., Apt. 30, Annandale, VA 22003-2729
 15033145 +FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
 15033146 +First Nataional Bank/Legacy, Attn: Bankruptcy, Po Box 5097, Sioux Falls, SD 57117-5097
 15033147 +First Savings Bank/Blaze, Attn: Bankruptcy, Po Box 5096, Sioux Falls, SD 57117-5096
 15033148 +First Savings Credit Card, Attn: Bankruptcy Department, Po Box 5019,
 Sioux Falls, SD 57117-5019
 15033149 +HarrisLoftus, PLLC, 7900 Sudley Road, Suite 608, Manassas, VA 20109-2806
 15033157 +Virginia Dept of Taxation, P.O. Box 997, Spotsylvania, VA 22553-0997

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: BDFKING Jan 08 2020 08:58:00 Donald F. King, 1775 Wiehle Avenue, Suite 400,
 Reston, VA 20190-5159
 cr +EDI: ATLASACQU.COM Jan 08 2020 08:58:00 Atlas Acquisitions LLC, 294 Union St.,
 Hackensack, NJ 07601-4303
 cr +EDI: AISACG.COM Jan 08 2020 08:58:00 Capital One Auto Finance, a division of Capital On,
 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 15033142 +EDI: AFNIRECOVERY.COM Jan 08 2020 08:58:00 Afni, Inc., Attn: Bankruptcy, Po Box 3427,
 Bloomington, IL 61702-3427
 15116057 +EDI: ATLASACQU.COM Jan 08 2020 08:58:00 Atlas Acquisitions LLC, Attn: Avi Schild,
 294 Union St., Hackensack, NJ 07601-4303
 15033143 +EDI: CAPITALONE.COM Jan 08 2020 08:58:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 15033144 +EDI: CAPONEAUTO.COM Jan 08 2020 08:58:00 Capital One Auto Finance, Attn: Bankruptcy,
 Po Box 30285, Salt Lake City, UT 84130-0285
 15040205 +EDI: AISACG.COM Jan 08 2020 08:58:00 Capital One Auto Finance, a division of,
 AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 15033150 +EDI: IRS.COM Jan 08 2020 08:58:00 IRS Centralized Insolvency Op, PO Box 7346,
 Philadelphia, PA 19101-7346
 15033151 +EDI: MID8.COM Jan 08 2020 08:58:00 Midland Funding, 2365 Northside Dr Ste 300,
 San Diego, CA 92108-2709
 15033152 +EDI: NAVIENTFKASMSERV.COM Jan 08 2020 08:58:00 Navient, Attn: Bankruptcy, Po Box 9640,
 Wilkes-Barre, PA 18773-9640
 15033153 +EDI: NAVIENTFKASMSERV.COM Jan 08 2020 08:58:00 Navient Solutions Inc, 11100 Usa Pkwy,
 Fishers, IN 46037-9203
 15033154 +E-mail/Text: netcreditbnc@nova.com Jan 08 2020 04:33:02 NetCredit,
 175 W. Jackson Blvd., Suite 1000, Chicago, IL 60604-2863
 15033155 +EDI: AGFINANCE.COM Jan 08 2020 08:58:00 OneMain Financial, Attn: Bankruptcy,
 Po Box 3251, Evansville, IN 47731-3251
 15033156 +EDI: RMSC.COM Jan 08 2020 08:58:00 Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965060,
 Orlando, FL 32896-5060

TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 09, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 6, 2020 at the address(es) listed below:

Ashvin Pandurangi on behalf of Debtor Clement Wiredu ap@aplwg.com,
 preea@aplwg.com;pandurangiar78675@notify.bestcase.com
 Donald F. King Kingtrusteeofplaw.com, va50@ecfcbis.com
 John P. Fitzgerald, III ustpreregion04.ax.ecf@usdoj.gov

TOTAL: 3